

EXHIBIT A

Certified Mail Tracking Information

Name: Chun Sook Lee

Date sent: 10/02/24

EQ: <https://tools.usps.com/go/TrackConfirmAction?qtclabels1=9407111898765488551858>

EX: <https://tools.usps.com/go/TrackConfirmAction?qtclabels1=9407111898765488551834>

TU: <https://tools.usps.com/go/TrackConfirmAction?qtclabels1=9407111898765488551797>

Chun Sook Lee
150-27 27th Ave
Flushing, New York 11354
Date of Birth: 12/04/ [REDACTED]
SS#: 5045

Notice of Dispute

Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374 - 0256

10/02/2024

To the following creditors, I would like to dispute the follow accounts for misreporting false or erroneous information that is negatively affecting my credit.

Accounts to Dispute:

1. Charge-off account has inaccurate information
NORDSTM/TD

Account Number: 414721103707****

I believe the payment history on this charged-off account is reporting inaccurately, because I settled this debt on May 5, 2023, so I no longer owe a balance. The reporting balance should be zero and the payment history should have ceased reporting as of September 2022, but there is a charge-off remark reporting on June 2023. I need validation documents sent to me to verify the date of the last payment, and the settlement. This inaccurate reporting has hurt my credit and ability to utilize my credit, so please make the necessary corrections immediately.

2. Charge-off account has inaccurate information
MACYS/CBNA

Account Number: 603534003235****

I believe the payment history on this charged-off account is reporting inaccurately, because I called and settled this debt on September 28, 2022, so I no longer owe a balance. The reporting balance should be zero and the payment history should have ceased reporting as of September 2022, but there is a charge-off remark reporting on October 2022. I need validation documents sent to me to verify the date of the last payment, and the settlement. This inaccurate reporting has hurt my credit and ability to utilize my credit, so please make the necessary corrections immediately.

3. Charge-off account has inaccurate information
BLOOM/CBNA

Account Number: 603534200841****

I believe the payment history on this charged-off account is reporting inaccurately, because I called and settled this debt on September 28, 2022, so I no longer owe a balance. The reporting balance should be zero and the payment history should have ceased reporting as of September

2022, but there is a charge-off remark reporting on November 2022. I need validation documents sent to me to verify the date of the last payment, and the settlement. This inaccurate reporting has hurt my credit and ability to utilize my credit, so please make the necessary corrections immediately.

4. Charge-off account has inaccurate information

BRCLYSBANKDE

Account Number: 3052****

I believe payment history on this charged-off account is reporting inaccurately, because I called and settled this debt on December 5, 2022, so I no longer owe a balance. The reporting balance should be zero and the payment history should have ceased reporting as of December 2022, but there are charge-off remarks reporting from December 2022 to September 2023. This inaccuracy makes this account seem delinquent longer than it actually was. I need validation documents sent to me to verify the date of the last payment, and the settlement. This inaccurate reporting has hurt my credit and ability to utilize my credit, so please make the necessary corrections immediately.

5. This is a duplicate account

TD BANK N.A.

Account Number: 100010000464143****

I believe this is a duplicate account because I only have 1 loan with TD BANK NA that was charged off, yet there are 2 entries reporting the same data. Both entries are showing the same delinquent payment history and account status. Why are there 2 entries for TD BANK NA if I only have 1 installment loan with this creditor? This inaccurate reporting is damaging my credit, and I request that this duplicate account be investigated and removed from my credit report immediately.

6. This is a duplicate account

TD BANK N.A.

Account Number: 464143****

I believe this is a duplicate account because I only have 1 loan with TD BANK NA that was charged off, yet there are 2 entries reporting the same data. Both entries are showing the same delinquent payment history and account status. Why are there 2 entries for TD BANK NA if I only have 1 installment loan with this creditor? This inaccurate reporting is damaging my credit, and I request that this duplicate account be investigated and removed from my credit report immediately.

7. Charge-off account has inaccurate information

CITIBANKNA

Account Number: 7000789-679323****

I believe this charged-off account is reporting inaccurately, because I called and settled this debt on May 25, 2022, so I no longer owe a balance. The reporting balance should be zero and the payment history should cease reporting as of May 2022, but there is a charge-off remark on September 2024. How can there be a charge-off remark on an account that has been paid and satisfied as of May 2022? I need validation documents sent to me to verify the date of the last

payment, and the settlement. This inaccurate reporting has hurt my credit and ability to utilize my credit, so please make the necessary corrections immediately.

Please investigate the aforementioned accounts, and make the necessary updates to my credit report.

I have included copies of my driver's license, social security card and bill in order to confirm and act as proof of my identity, name and address in my credit report. Also I have provided my address, date of birth and last four digits of my social security number above in order to properly locate my file.

I appreciate your help in this matter.

Warm regards,

Chun Sook Lee

Chun Sook Lee
150-27 27th Ave
Flushing, New York 11354
Date of Birth: 12/04/ [REDACTED]
SS#: 5045

Notice of Dispute

Experian
P.O. Box 4500
Allen, TX 75013

10/02/2024

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4. Charge-off account has inaccurate information

BRCLYSBANKDE

Account Number: 00030524144****

I believe payment history on this charged-off account is reporting inaccurately, because I called and settled this debt on December 5, 2022, so I no longer owe a balance. The reporting balance should be zero and the payment history should have ceased reporting as of December 2022, but there are charge-off remarks reporting from December 2022 to September 2023. This inaccuracy makes this account seem delinquent longer than it actually was. I need validation documents sent to me to verify the date of the last payment, and the settlement. This inaccurate reporting has hurt my credit and ability to utilize my credit, so please make the necessary corrections immediately.

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7. Charge-off account has inaccurate information

CITIBANKNA

Account Number: 679323****

I believe this charged-off account is reporting inaccurately, because I called and settled this debt on May 25, 2022, so I no longer owe a balance. The reporting balance should be zero and the payment history should cease reporting as of May 2022, but there is a charge-off remark on September 2024. How can there be a charge-off remark on an account that has been paid and satisfied as of May 2022? I need validation documents sent to me to verify the date of the last

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Date of Birth: 12/04/ [REDACTED]
SS#: 5045

Notice of Dispute

TransUnion LLC Consumer Dispute Center
PO Box 2000
Chester, PA 19016

10/02/2024

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